

Dear Member of the HOUSE,

As a citizen of Michigan, and as someone who was catastrophically injured, I am extremely concerned about HB 4936 and SB 649. In fact, this is my first time ever that I have expressed my concern about any bill.

10 years ago, I was in a rollover accident victim and my life was forever changed. I became 24/7 dependent for ALL needs. I would need to reside in a nursing home under Medicaid. Without the current system, I would NEVER be able to see my parents again. My parents are themselves not healthy and can no longer drive. In fact, my mother is in a nursing home and my father is in an assisted living facility. I visit them often. They can't visit me.

The current system has also allowed me live at home, and to interact and remain active with my two sons [who were 9 and 7 when the auto accident occurred]. My kids WILL ONLY benefit from college for the simple fact that I was not required to "spend down" or exhaust my assets as Medicaid requires.

The citizens of the State of Michigan, and our representatives, must stand up for one another, and not be FORCED to cap our injury and rehabilitation benefit so that these corporations, the majority of which are headquartered in other States, can continue to post record-breaking profits.

The small MCCA fee we pay is shared among Michigan's 8 million automobiles. Approximately, only 2800 citizens like me are catastrophically injured each year. What can we save? \$20/year? THIS IS NOT EVEN GUARANTEED.

Why shift the insurer's obligation onto our State Medicaid system and our taxpayers, most of who already have been financially destroyed by our economy. I also fear that the adverse selection we will face will escalate our auto insurer and DESTROY our economy more than it already is.

This bill, if passed, WILL destroy lives. The risk is too high.